

Attorney Docket: 025251-0355925
Application No. 10/584,991

IN THE SPECIFICATION:

Please delete paragraph [72].

Please amend paragraph [73] as follows:

[73] the a customer's bank of account or agency bank, i.e., the party that can confirm the customer's account information and execute deduction for payment, wherein the customer, i.e., the buyer, is the party that a certain amount of money will be deducted from his/her account to pay a merchant;

Please delete paragraph [74].

Please amend paragraph [75] as follows:

[75] the merchant's bank of collecting account or agency bank, which is the party that can confirm the merchant's account information and receive payment from the customer, also referred to as the payee's bank of account, wherein the merchant, i.e., the service provider or the merchandise provider, is the party that will collect the payment;

Please amend paragraph [91] as follows:

[91] In another aspect of the present invention, there is provided an online payment authentication method that employs the online payment system provided in the invention, includes authenticating the two parties (i.e., the customer and the merchant) involved in the online transaction, and verifying

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the transaction and transaction value; wherein dynamic assistant identity authentication for the customer is also performed, besides the certificate-based identity authentication for the merchant and the password-based identity authentication for the customer, and said dynamic assistant identity authentication for the customer comprises sending an authorization code to the customer through a non-Internet approach.

Please amend paragraph [165] as follows:

[165] The system includes the following components: customer (i.e., card holder or buyer), online merchant, payment gateway, bank's information processing system, the payer's bank of account or agency bank, the payee's bank of account or agency bank, SMS center, and short message receiving terminal - mobile telephone.